

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA  
Norfolk Division**

In re: NORMAN FALLESOGON BROWN, XXX-XX-3464

Chapter 13  
Case No.: 13-70991-FJS

Debtor

**ORDER CONFIRMING PLAN**

The Debtor's plan filed on April 15, 2013, having been transmitted to his/her creditors; and it having been determined after notice and a hearing that:

- (1) the plan complies with the provisions of this chapter and with other applicable provisions of this title;
- (2) any fee, charge, or amount required under 28 U.S.C. Chapter 123 or by the plan, to be paid before confirmation, has been paid;
- (3) the plan has been proposed in good faith and not by any means forbidden by law;
- (4) the value, as of the effective date of the plan, of property to be distributed under the plan on account of each allowed unsecured claim is not less the amount that would be paid on such claim if the estate of the debtor is liquidated under 11 U.S.C. Chapter 7 on such date;
- (5) with respect to each allowed secured claim provided for by the plan --
  - (A) the holder of such claim has accepted the plan;
  - (B) (i) the plan provides that the holder of such claim retain the lien securing such claim; and
  - (B) (ii) the value, as of the effective date of the plan, of property to be distributed under the plan on account of such claim is not less than the allowed amount of such claim; or
  - (C) the debtor surrenders the property securing such claim to such holder, and
- (6) the debtor will be able to make all payments under the plan and to comply with the plan;

**It is ORDERED that:**

1. The Debtor's plan be and it is hereby confirmed, and any Order Allowing Claims heretofore entered in this case is hereby amended to include any claims added or supplemented by this plan.

2. **On, April 18, 2013 and each month thereafter until further order, GRAND FURNITURE the employer of the debtor, shall deduct from the wages, salary, or commissions of the debtor and pay,**

\$700.00 FOR 1 MONTH STARTING APR 2013 (ALREADY PAID), THEN  
\$941.00 FOR 24 MONTHS STARTING MAY 2013, THEN  
\$1,500.00 FOR 35 MONTHS STARTING MAY 2015.

**MAIL PAYMENTS ONLY TO:**

**Michael P. Cotter  
Chapter 13 Trustee  
PO Box 30  
Memphis, TN 38101-0030**

**TOTAL FUNDING \$75,784.00.**

**It is further ORDERED that:**

All funds received by the Chapter 13 Trustee on or before the date of an order of the conversion or dismissal shall be disbursed to creditors, unless such disbursement would be de minimis, in which case the funds may be disbursed to the Debtor or paid into the registry of the Court, at the discretion of the Trustee.

All funds received by the Chapter 13 Trustee after the date of the entry of the order of dismissal or conversion shall be refunded to the Debtor within 30 days of receipt. Such refunds shall be mailed to the Debtor at their address of record.

Subsequent to entry of any order of dismissal or conversion, the Debtor shall not physically visit or appear at the Chapter 13 Trustee's office for any reason, without being accompanied by their attorney of record. This provision of this Order shall survive any subsequent order and the Court retains jurisdiction to enforce the terms of this provision of this Order.

The Debtor shall not sell, transfer, acquire, encumber, refinance, or enter into a loan modification for real or tangible personal property in excess of \$5,000.00 in value, without first sending to the Chapter 13 Trustee notice and a complete disclosure of the terms of the proposed sale, purchase, or refinance, affording the Trustee 30 days to request a hearing.

BY THE COURT

Jun 17 2013

Dated: \_\_\_\_\_

/s/ Frank J. Santoro

\_\_\_\_\_  
Judge

\* Include all names used by debtor within last 6 years.

Jun 18, 2013

Entered on Docket: \_\_\_\_\_

Michael P. Cotter  
Chapter 13 Standing Trustee  
870 Greenbrier Circle, Suite 402  
Chesapeake, VA 23320

GRAND FURNITURE  
PO BOX 5970  
VIRGINIA BEACH, VA 23471

NORMAN FALLESOGON BROWN  
2707 BERKLEY AVE  
CHESAPEAKE, VA 23325

STEVE C TAYLOR, ESQUIRE  
133 MT PLEASANT RD CHESAPEAKE, VA 23322

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
Eastern District of Virginia

In re:  
Norman Fallesgon Brown  
Debtor

Case No. 13-70991-FJS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-8

User: griffin  
Form ID: pdford3

Page 1 of 2  
Total Noticed: 2

Date Rcvd: Jun 18, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2013.

db +Norman Fallesgon Brown, 2707 Berkley Ave, Chesapeake, VA 23325-3418  
+Grand Furniture, PO Box 5970, Virginia Beach, VA 23471-0970

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2013

Signature:



District/off: 0422-8

User: griffin  
Form ID: pdford3

Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2013 at the address(es) listed below:

Michael P. Cotter courtmail@mpcch13.com

Steve C. Taylor on behalf of Debtor Norman Fallesgon Brown bankruptcyattorney@call54legal.com,  
bkparalegal@call54legal.com

TOTAL: 2